FINAL ADMINISTRATIVE DECISION
ILLINOIS PROPERTY TAX APPEAL BOARD

APPELLANT: Jill Haarman
DOCKET NO.: 25-02233.001-R-2
PARCEL NO.: 16-03-301-008

The parties of record before the Property Tax Appeal Board are Jill Haarman, the appellant, by attorney Ronald Kingsley, of Lake County Real Estate Tax Appeal, LLC in Hawthorn Woods; and the Lake County Board of Review.

Based on the facts and exhibits presented in this matter, the Property Tax Appeal Board hereby finds ***No Change*** in the assessment of the property as established by the **Lake** County Board of Review is warranted. The correct assessed valuation of the property is:

LAND:	$153,098
IMPR.:	$413,512
TOTAL:	$566,610

Subject only to the State multiplier as applicable.

Statement of Jurisdiction

The appellant timely filed the appeal from a decision of the Lake County Board of Review pursuant to section 16-160 of the Property Tax Code (35 ILCS 200/16-160) challenging the assessment for the 2025 tax year. The Property Tax Appeal Board finds that it has jurisdiction over the parties and the subject matter of the appeal.

Findings of Fact

The subject property consists of a 2-story dwelling of brick exterior construction with 3,343 square feet of living area. The dwelling was constructed in 1972 and is 53 years old.[1] Features of the home include a full basement with 1,290 square feet of finished area, central air conditioning, two fireplaces, and a 1,050 square foot garage. The property has a 40,607 square foot site and is located in Lake Forest, Moraine Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted information on five comparable sales located within the subject's assessment neighborhood and within .47 of a mile of the subject. The comparables consist of 2-story

[1] The property record card submitted by the board of review, which was not refuted by the appellant, disclosed that the subject was remodeled in 2019, resulting in an effective age of 1988. The property record card also lists a 2017 permit in the amount of $128,000.

dwellings of frame exterior construction ranging in size from 3,267 to 3,918 square feet of living area. The homes range in age from 49 to 58 years old. Each dwelling has a basement foundation, central air conditioning, a fireplace, and a garage ranging from 576 to 816 square feet of building area. The parcels range in size from 38,825 to 47,472 square feet of land area. The comparables sold from June 2023 to March 2025 for prices ranging from $765,000 to $1,325,000 or from $234.16 to $343.80 per square foot of living area, including land. Based on this evidence, the appellant requested a reduced assessment of $374,379, for an estimated market value of $1,123,249 or $336.00 per square foot of living area, including land, when applying the statutory level of assessment of 33.33%.

The appellant also stated that the board of review increased the subject's assessment based on the subject's November 2023 sale for a price of $1,700,000. The appellant argued that the sale date is too remote from the January 1, 2025 lien date to be considered recent, and does not comply with the board of review's rules. In support of this argument, the appellant submitted a copy of the subject's listing sheet. The appellant made an alternative request for the assessment to be reduced to $453,708, which would reflect an estimated market value of $1,361,260 or $407.20 per square foot of living area, including land, when applying the statutory level of assessment of 33.33%

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of $566,610. The subject's assessment reflects a market value of $1,700,000 or $508.53 per square foot of living area, land included, when using the 33.33% statutory level of assessment.

In support of its contention of the correct assessment the board of review submitted information on four comparable sales located within .94 of a mile of the subject, two of which are within the subject's assessment neighborhood. The comparables consist of 1.5-story or 2-story dwellings of brick, wood siding, or stucco exterior construction ranging in size from 3,337 to 4,449 square feet of living area. The dwellings are 4 to 71 years old. Each dwelling has a basement foundation with two having finished area and one to four fireplaces. Two comparables have central air conditioning. The parcels range in size from 40,721 to 83,528 square feet of land area. The comparables sold from January 2024 to December 2025 for prices ranging from $1,699,000 to $3,125,000 or from $476.04 to $743.34 per square foot of living area, including land. The board of review also submitted a copy of the listing sheet associated with the subject's sale, which highlights, inter alia, "three recently updated bathrooms," "premium finishes," a finished basement, and a 3-car heated garage. Based on this evidence, the board of review requested confirmation of the subject's assessment.

Conclusion of Law

The appellant contends, in part, that the market value of the subject property is not accurately reflected in its assessed valuation. When market value is the basis of the appeal the value of the property must be proved by a preponderance of the evidence. 86 Ill. Admin. Code §1910.63(e). Proof of market value may consist of an appraisal of the subject property, a recent sale, comparable sales, or construction costs. 86 Ill. Admin. Code §1910.65(c). The Board finds the appellant did not meet this burden of proof and a reduction in the subject's assessment is not warranted.

The parties submitted a total of nine comparable sales to support their respective positions before the Property Tax Appeal Board. The Board gives less weight to the appellant's comparables #1, #2, and #4, which sold less proximate to the January 1, 2015 assessment date at issue than other comparables in the record. The Board also gives reduced weight to the board of review's comparables #2 through #4, which differ from the subject in age, dwelling size, site size, foundation, and/or lack central air conditioning, a feature of the subject. The Board finds the parties' remaining comparables sold more proximate to the assessment date at issue and are similar to the subject in age, location, dwelling size, site size, and features. These most similar comparables sold for prices ranging from $1,300,000 to $1,699,000 or from $331.80 to $476.04 per square foot of living area, including land. The subject's assessment reflects a market value of $1,700,000 or $508.53 per square foot of living area, including land, which is slightly above the range established by the best comparable sales in this record. However, the Board finds the subject's higher market value justified given the subject's newer effective age and basement finish, a feature each of the best comparables lacks.

The appellant also raised a contention of law asserting that the assessment of the subject property should be reduced pursuant to Section 1910.65 of the Rules of the Property Tax Appeal Board. (86 Ill. Admin. Code §1910.65). When a contention of law is raised the burden of proof is a preponderance of the evidence. (See 5 ILCS 100/10-15). The Board finds the appellant did not meet this burden of proof and a reduction in the subject's assessment is not warranted.

The appellant noted that the Board's rule allows the recent sale of the subject as a basis of appeal. The appellant also pointed out that a recent arm's-length sale of the subject is the best evidence of market value and a contemporaneous sale between parties dealing at arm's length is not only relevant, but practically conclusive as to the subject's value. Citing *Gateway Walden, LLC v. Pappas*, 2018 IL App (1st) 162714 and *People ex rel. Korzen v. Belt Railway Co. of Chicago*, 37 Ill.2d 158 (1967). The appellant then argued that the subject's sale was not "recent" for valuation purposes and the board of review's consideration of the subject's sale violated its rule requiring evidence of a sale to be within 12 months of the assessment date.

The Board finds the appellant's argument that the board of review violated its own rules by considering the subject's sale, which occurred 13 months from the assessment date, to be unpersuasive. The Board finds that under the principles of a de novo proceeding, the Board will not give any weight or consideration to any prior actions by a local board of review. Further, the Board finds that the appellant's presentation of three comparables which sold in June and July of 2023, 17 and 18 months prior to the assessment date, undermines the appellant's argument regarding the proximity of the subject's sale for valuation purposes.

Based on this evidence and after considering adjustments to the best comparables for differences when compared to the subject, the Board finds a reduction in the subject's assessment is not justified.

This is a final administrative decision of the Property Tax Appeal Board which is subject to review in the Circuit Court or Appellate Court under the provisions of the Administrative Review Law (735 ILCS 5/3-101 et seq.) and section 16-195 of the Property Tax Code. Pursuant to Section 1910.50(d) of the rules of the Property Tax Appeal Board (86 Ill.Admin.Code §1910.50(d)) the proceeding before the Property Tax Appeal Board is terminated when the decision is rendered. The Property Tax Appeal Board does not require any motion or request for reconsideration.

Chairman

Member

Member

Member

Member

DISSENTING:

C E R T I F I C A T I O N

As Clerk of the Illinois Property Tax Appeal Board and the keeper of the Records thereof, I do hereby certify that the foregoing is a true, full and complete Final Administrative Decision of the Illinois Property Tax Appeal Board issued this date in the above entitled appeal, now of record in this said office.

Date: November 17, 2026

Clerk of the Property Tax Appeal Board

IMPORTANT NOTICE

Section 16-185 of the Property Tax Code provides in part:

"If the Property Tax Appeal Board renders a decision lowering the assessment of a particular parcel after the deadline for filing complaints with the Board of Review or after adjournment of the session of the Board of Review at which assessments for the subsequent year or years of the same general assessment period, as provided in Sections 9-215 through 9-225, are being considered, the taxpayer may, within 30 days after the date of written notice of the Property Tax Appeal Board's decision, appeal the assessment for such subsequent year or years directly to the Property Tax Appeal Board."

In order to comply with the above provision, YOU MUST FILE A PETITION AND EVIDENCE WITH THE PROPERTY TAX APPEAL BOARD WITHIN 30 DAYS OF THE DATE OF THE ENCLOSED DECISION IN ORDER TO APPEAL THE ASSESSMENT OF THE PROPERTY FOR THE SUBSEQUENT YEAR OR YEARS. A separate petition and evidence must be filed for each of the remaining years of the general assessment period.

Based upon the issuance of a lowered assessment by the Property Tax Appeal Board, the refund of paid property taxes is the responsibility of your County Treasurer. Please contact that office with any questions you may have regarding the refund of paid property taxes.

PARTIES OF RECORD

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